

Information to identify the case:

Debtor 1	<u>Dale S. Ward</u>	Social Security number or ITIN	xxx-xx-2256
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20275-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dale S. Ward

5/18/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dale S. Ward
 Debtor

Case No. 18-20275-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Dale S. Ward, 1633 Beryl Dr., Pittsburgh, PA 15227-3708
 14764248 +Barlays Bank Delaware, Card Services, 400 White Clay Center Drive, Newark, DE 19711-5468
 14764252 +Direct TV, c/o Credence Resource Management, PO Box 1253, Southgate, MI 48195-0253
 14776527 +Elisabeth Ward, 3432 W. Capitol Drive, Peoria, IL 61614-2353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QNLCARDIELLO.COM May 19 2018 05:33:00 Natalie Lutz Cardiello, 107 Huron Drive,

Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:38:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com May 19 2018 01:38:57 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

14764247 +EDI: RMSC.COM May 19 2018 05:34:00 Amazon, Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060

14764249 +EDI: CAPITALONE.COM May 19 2018 05:34:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285

14764250 +EDI: ARSN.COM May 19 2018 05:33:00 Chase Bank, c/o ARS National Services Inc.,
 PO Box 469046, Escondido, CA 92046-9046

14764251 EDI: RCSFNBMARIN.COM May 19 2018 05:33:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873

14764253 EDI: DISCOVER.COM May 19 2018 05:33:00 Discover Bank, PO Box 30943,
 Salt Lake City, UT 84130

14765064 +EDI: PRA.COM May 19 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14772906 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:38:13
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

14764254 EDI: USBANKARS.COM May 19 2018 05:33:00 US Bank, Cardmember Service, PO Box 6335,
 Fargo, ND 58125

14764256 E-mail/Text: vci.bkcy@vwcredit.com May 19 2018 01:38:40 Volkswagon Credit, PO Box 3,
 Hillsboro, OR 97123

14764255 +E-mail/Text: Supportservices@receivablesperformance.com May 19 2018 01:39:06
 Verizon Wireless, c/o RPM, 20816 44th Ave. W., Lynnwood, WA 98036-7744

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr VW Credit, Inc.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
 acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
 James Warmbrodt on behalf of Creditor VW Credit, Inc. bkgrouper@kmlawgroup.com
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Susan J. Pearlstein on behalf of Debtor Dale S. Ward suemejp@gmail.com, lp@ggvlaw.com
 TOTAL: 5